



KeepControl

Safeguarding your finances in later life

www.keepcontrol.ie

Household Budget Planner

Income

Household Wages / Salary (after Tax)

My Earnings (net)	
Partner's Earnings (net)	
Non-dependent Household Member's Earnings	
TOTAL WAGES / SALARY	

Social Welfare (S/W) Payments

My S/W Payment	
Partner's S/W Payment	
Non-dependent Household Member's S/W Payment	
Fuel Allowance	
Household Benefits Package <small>(inc. allowances for electricity/gas and free TV licence)</small>	
TOTAL SOCIAL WELFARE PAYMENTS	

Pensions

My Pension	
Partner's Pension	
Other	
TOTAL PENSIONS	

Other Income

Maintenance	
Boarders / Lodgers etc.	
Back to Education Allowance	
Student Grant	
Other	
TOTAL OTHER INCOME	

TOTAL INCOME

Expenses

Housing Costs

Rent	
Mortgage	
Mortgage Protection Insurance	
Building / Contents Insurance	
Property Tax	
Management Fees	
Repairs to Property	
Household Maintenance <small>(It is recommended to set aside 1% p/a of purchase price of home)</small>	
Household Adaptation	
Other	
TOTAL HOUSING COSTS	

Food / Housekeeping

Milk and Bread	
Other Groceries	
Lunches	
Hospitality	
Household Assistance (e.g. home help, gardener etc.)	
TOTAL FOOD / HOUSEKEEPING COSTS	

Utilities

Electricity	
Heat / Fuel	
TV Licence	
Waste Charges	
Water Charges	
Phone Watch / Alarm	
TOTAL UTILITIES	

Telephone / Other Utilities

Landline	
Mobile	
TV / Cable / Satellite	
Internet	
TOTAL TELEPHONE / OTHER UTILITIES COST	

Personal Pension & Insurance

Life Insurance	
Pension Contributions	
Other	
TOTAL PENSION / INSURANCE COST	

Transport

HP Agreement (Car) / Car Loan	
Public Transport / Taxis	
Road Tax	
Insurance	
Petrol	
NCT / Maintenance	
Parking / Tolls / Disc	
Other	
TOTAL TRANSPORT COSTS	

Education / Social Participation

School / College Books	
Equipment	
School / College Fees / Contributions	
Membership Fees / Subs (e.g. social / sports clubs / professional bodies / political parties)	
Other Educational Costs	
TOTAL EDUCATION / SOCIAL COSTS	

Medical / Health

Dentist / Optician / Optometrist	
Physiotherapist / Occupational Therapist	
Doctor	
Hospital / Tests	
Hearing (e.g. hearing aid)	
Footcare / Chiropody	
Medication	
Health Insurance	
Other	
TOTAL MEDICAL COSTS	

Other Expenditure

Family Transfers (Financial support of adult children / grandchildren / other family)	
Holidays	
Entertainment (e.g. cinema / theatre)	
Hairdressing / Haircuts	
Family Outings (e.g. flights abroad / home)	
Lotto / Prize Bonds	
Pets	
Gifts (Christmas / birthdays / weddings)	
Cigarettes / Alcohol	
Eating Out / Takeaways	
Charitable Donations	
Other	
TOTAL OTHER EXPENDITURE	

Loan Repayments

Credit Union	
Building Society	
Bank	
Money Lender	
Credit Card	
Other (e.g. hire purchase)	
TOTAL LOAN REPAYMENTS	

Debt Repayments

Mortgage Arrears	
2nd Mortgage Arrears	
Rent Arrears	
Fuel Debts (e.g. electricity / gas / other)	
Maintenance Arrears	
Hire Purchase Arrears	
Other	
TOTAL DEBT REPAYMENTS	

TOTAL EXPENDITURE

Household Budget Summary

TOTAL INCOME

TOTAL EXPENDITURE

INCOME AFTER EXPENSES